

Information to identify the case:

Debtor 1	Peter DiBenedetto	Social Security number or ITIN	xxx-xx-2862
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	Emilia DiBenedetto	Social Security number or ITIN	xxx-xx-4433
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 15-28047-JNP			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Peter DiBenedetto

Emilia DiBenedetto

11/6/20

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Peter DiBenedetto
Emilia DiBenedetto
Debtor(s)

Case No. 15-28047-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Nov 06, 2020

User: admin
Form ID: 3180W

Page 1 of 4
Total Noticed: 46

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 08, 2020:

Recip ID	Recipient Name and Address
db/jdb	+ Peter DiBenedetto, Emilia DiBenedetto, 138 Lay Drive, Franklinville, NJ 08322-3622
cr	+ CARRINGTON MORTGAGE SERVICES, LLC AS SERVICER FOR, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
cr	+ THE BANK OF NEW YORK MELLON, F/K/A THE BANK OF NEW, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
515756814	+ Attorney General, Hughes Justice Complex, PO Box 080, Trenton, NJ 08625-0080
515756819	+ Cbe Group, 131 Tower Park Ste 100, Waterloo, IA 50701-9374
515756820	Central Credit Services, Inc., PO Box 15118, Jacksonville, FL 32239-5118
515756825	Hayt, Hayt & Landau, 2 Industrial Way West, PO Box 500, Eatontown, NJ 07724-0500
515901912	+ Midland Credit Management, Inc. as agent for, MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
515756830	+ Rbs Card Services, Mercentile Ad Adjustment Bureau, Po Box 9016, Williamsville, NY 14231-9016
515756831	Rymr&fIngn, CscI Dispute Tm-mac N8235-04m, Des Moines, IA 50306
515756828	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court., NJ Division Of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245
515756836	State Of New Jersey, Division Of Taxation, CN-190, Trenton, NJ 08650

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 06 2020 21:34:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Nov 06 2020 21:34:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
515756812	+ Email/Text: kristin.villneauve@allianceoneinc.com	Nov 06 2020 21:33:00	AllianceOne Receivables Management, 4850 Street Road, Suite 300, Trevoise, PA 19053-6643
515790065	EDI: GMACFS.COM	Nov 07 2020 01:58:00	Ally Financial, PO Box 130424, Roseville, MN 55113-0004
515756813	+ EDI: GMACFS.COM	Nov 07 2020 01:58:00	Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300
515756816	EDI: CAPITALONE.COM	Nov 07 2020 01:58:00	Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238
515869807	+ Email/Text: bncmail@w-legal.com	Nov 06 2020 21:34:00	CERASTES, LLC, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
515756822	Email/Text: Bankruptcy.RI@Citizensbank.com	Nov 06 2020 21:33:00	Citizens Bank, 1 Citizens Dr, Riverside, RI 02915
515781468	Email/Text: Bankruptcy.RI@Citizensbank.com		

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		Nov 06 2020 21:33:00	Citizens Bank, N.A., 443 Jefferson Boulevard RJW-135, Warwick, RI 02886
515756815	+ EDI: CAPITALONE.COM		
		Nov 07 2020 01:58:00	Cap1/boscv, 26525 N Riverwoods Blvd, Mettawa, IL 60045-3440
515786864	EDI: CAPITALONE.COM		
		Nov 07 2020 01:58:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
515756817	+ Email/Text: bankruptcy@cavps.com		
		Nov 06 2020 21:34:00	Cavalry Port, 7 Skyline Dr Ste 3, Hawthorne, NY 10532-2162
515756818	+ Email/Text: bankruptcy@cavps.com		
		Nov 06 2020 21:34:00	Cavalry Portfolio Serv, Po Box 27288, Tempe, AZ 85285-7288
515816837	+ Email/Text: bankruptcy@cavps.com		
		Nov 06 2020 21:34:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
515756821	+ Email/Text: Bankruptcy.RI@Citizensbank.com		
		Nov 06 2020 21:33:00	Citizens Bank, 1000 Lafayette Blvd, Bridgeport, CT 06604-4725
515756823	EDI: WFNNB.COM		
		Nov 07 2020 01:58:00	Comenity, PO Box 183003, Columbus, OH 43218-3003
515756824	EDI: RMSC.COM		
		Nov 07 2020 01:58:00	GE Capital Retail Bank, PO Box 965004, Orlando, FL 32896-5004
515756826	EDI: WFFC.COM		
		Nov 07 2020 01:58:00	Homeprjvisa, CscI Dispute Team, Des Moines, IA 50306
515799951	+ Email/Text: camanagement@mtb.com		
		Nov 06 2020 21:34:00	Lakeview Loan Servicing, LLC, C/O M&T BANK, PO BOX 1288, Buffalo, NY 14240-1288
515756827	Email/Text: camanagement@mtb.com		
		Nov 06 2020 21:34:00	M & T Bank, 1 Fountain Plz, Buffalo, NY 14203
516172383	EDI: Q3G.COM		
		Nov 07 2020 01:58:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
515818884	EDI: Q3G.COM		
		Nov 07 2020 01:58:00	Quantum3 Group LLC as agent for, Crown Asset Management LLC, PO Box 788, Kirkland, WA 98083-0788
516172384	+ EDI: Q3G.COM		
		Nov 07 2020 01:58:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788, Quantum3 Group LLC as agent for, MOMA Funding LLC 98083-0788
515756832	+ Email/Text: bk-notification@sps-law.com		
		Nov 06 2020 21:33:00	Schachter Portnoy LLC, 3490 US Route 1, Princeton, NJ 08540-5920
515756834	+ EDI: SECONDRound.COM		
		Nov 07 2020 01:58:00	Second Round Lp, 4150 Friedrich Lane Suit, Austin, TX 78744-1052
515756835	+ Email/Text: compliance@sentrycredit.com		
		Nov 06 2020 21:35:00	Sentry Credit Inc., 2809 Grand Avenue, Everett, WA 98201-3417
515756838	+ EDI: RMSC.COM		
		Nov 07 2020 01:58:00	Syncb/Sams, Po Box 965005, Orlando, FL 32896-5005
515756837	+ EDI: RMSC.COM		
		Nov 07 2020 01:58:00	Syncb/lowes, Po Box 965005, Orlando, FL 32896-5005
515756839	EDI: RMSC.COM		
		Nov 07 2020 01:58:00	Syncb/walmart, Po Box 965024, El Paso, TX 79998
515756840	+ EDI: RMSC.COM		
		Nov 07 2020 01:58:00	Synchrony Bank, Po Box 965064, Orlando, FL 32896-5064
515850886	+ Email/Text: bncmail@w-legal.com		
		Nov 06 2020 21:34:00	TD BANK USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
515756841	+ EDI: WTRRNBank.COM		
		Nov 07 2020 01:58:00	Td Bank Usa/targetcred, Po Box 673, Minneapolis, MN 55440-0673

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515756842 EDI: VERIZONCOMB.COM

Nov 07 2020 01:58:00 Verizon, PO Box 4830, Trenton, NJ 08650-4830

515929456 EDI: WFFC.COM

Nov 07 2020 01:58:00 Wells Fargo Bank NA, PO Box 10438, Des Moines IA 50306-0438

TOTAL: 34

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
515756829	##+	Nudelman, Klemm & Golub, 425 Eagle Rock Avenue, Roseland, NJ 07068-1717
515756833	##	Schlee & Stillman Law Office, PO Box 251298, West Bloomfield, MI 48325-1298

TOTAL: 0 Undeliverable, 0 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 08, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 6, 2020 at the address(es) listed below:

Name	Email Address
Brian C. Nicholas	on behalf of Creditor Lakeview Loan Servicing LLC bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Lakeview Loan Servicing LLC bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Joseph J. Rogers	on behalf of Debtor Peter DiBenedetto jjresq@comcast.net jjrogers0507@gmail.com
Joseph J. Rogers	on behalf of Joint Debtor Emilia DiBenedetto jjresq@comcast.net jjrogers0507@gmail.com
Joshua I. Goldman	on behalf of Creditor Lakeview Loan Servicing LLC josh.goldman@padgettlawgroup.com, bkgroup@kmlawgroup.com
Nicholas V. Rogers	on behalf of Creditor THE BANK OF NEW YORK MELLON F/K/A THE BANK OF NEW YORK AS TRUSTEE FOR REGISTERED HOLDERS OF CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2006-23 nj.bkecf@fedphe.com
Phillip Andrew Raymond	on behalf of Creditor Lakeview Loan Servicing LLC phillip.raymond@mccalla.com, mcallaecf@ecf.courtdrive.com
Rebecca Ann Solarz	on behalf of Creditor Lakeview Loan Servicing LLC rsolarz@kmlawgroup.com
Sherri Jennifer Smith	

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on behalf of Creditor THE BANK OF NEW YORK MELLON F/K/A THE BANK OF NEW YORK AS TRUSTEE FOR
REGISTERED HOLDERS OF CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2006-23 ssmith@pincuslaw.com,
nj.bkecf@fedphe.com

Sherri Jennifer Smith

on behalf of Creditor CARRINGTON MORTGAGE SERVICES LLC AS SERVICER FOR THE BANK OF NEW YORK
MELLON, F/K/A THE BANK OF NEW YORK AS TRUSTEE FOR REGISTERED HOLDERS OF CWABS, INC.,
ASSET-BACKED CERTIFICATES, SERIES 2006-23 ssmith@pincuslaw.com, nj.bkecf@fedphe.com

TOTAL: 12